

Mobile Banking, Mobile & Tablet Apps

Your accounts can now be accessed Anytime Anyplace through your account login on our mobile-friendly website and through our GCCU Mobile smartphone and tablet apps. To enroll in Mobile Banking download the GCCU Mobile App for your smartphone or tablet. Apps are available for Android and iPhone phone and tablets. The iPhone and iPad tablet App is available in the Apple App Store and the Android phone and tablet App is available in Google Play. Search for Greater Cincinnati CU.

Popmoney®: With this great service (Pay Other People), you can send and request money from anyone using email and text messaging. If you are already enrolled in our Bill Pay service, you automatically have access to Popmoney®. Click on the Pay Bills tab, and then click on the Pay People tab for Popmoney® services.

Charges may apply for Popmoney® payments. Refer to our Online Fee Schedule for details.

Mobile Deposit: Remote Deposit Capture - Deposit checks to your account using your smartphone or tablet at no charge. Bill Pay: Enrolling in Bill Pay on a mobile device will be available next year. Until that time you may enroll in Bill Pay via a desktop computer.

Financial Management: Set up Goals, Budgets, and Explore Spending Habits. Click on the Trends tab (AllData). First-time users will need to accept terms & conditions and enter their Online Banking logon information to begin using. Quicken Direct Connect will no longer be supported. However, transactions may be exported in comma separated (CSV), Intuit Quicken (QFX), Money (OFX) and QuickBooks (QBO) format.

Operating System & Browser Requirements

The following operating systems and web browsers are supported by our new Online Banking system:

Windows 7 or newer
Mac OS 10.9 or newer
Internet Explorer 11.0 or newer
Mozilla Firefox (Current Version)
Google Chrome (Current Version)
Apple Safari (Current Version)

Contact us: We're excited to be able to offer our members a new online banking experience with so many great features. Our staff are here to help you with any questions you may have about logging on and accessing the new site. Please feel free to contact us if you need any assistance. Call us at 513-559-1234 or 800-803-1234. Or visit one of our branch locations.

Please have your member number ready for immediate service. Check our website www.gccu.org as well as following us on social media @Prosper GCCU to stay up-to-date with the latest information and offerings from Greater Cincinnati Credit Union.

IT'S EASY TO JOIN!
CALL (513) 559-1234 OR
STOP IN THE NEAREST BRANCH!



GREATER CINCINNATI CREDIT UNION

ESTABLISHED 1935

PROSPER WITH US!

CONVENIENTLY LOCATED TO SERVE YOU

Silverton

7221 Montgomery Road ■ Cincinnati, Ohio 45236

North College Hill

6899 Hamilton Avenue ■ Cincinnati, Ohio 45224

Westwood

3287 Werk Road ■ Cincinnati, Ohio 45211

Mason

7948 Mason Montgomery Road ■ Mason, Ohio 45040

Phone: (513) 559-1234

Out Of Town: (800) 803-1234

Fax: (513) 559-0910

Tellie By Phone: (513) 559-0901

Tellie Out Of Town: (888) 292-0901

www.gccu.org

Rev. 01/2018



By members' choice, your deposits are insured by American Share Insurance up to \$250,000 per account.
This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY



@ProsperGCCU

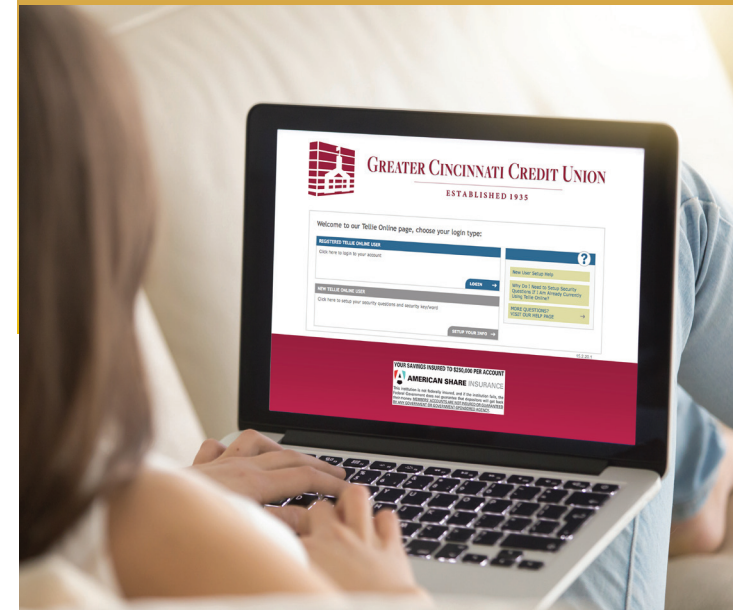


GREATER CINCINNATI CREDIT UNION

ESTABLISHED 1935

PROSPER WITH...

New & Improved Online Banking Services Coming January 24, 2018



We've upgraded our Online Banking service at www.gccu.org.

Enjoy new enhancements!

New Login Instructions Inside

PROSPER WITH US!

**We've upgraded our Online Banking service at
www.gccu.org.
Enjoy new enhancements!**

New Features

- Fresh, new look makes Online Banking easier to use & navigate
- Up-to-the minute account balances and transactions
- See pending transactions
- Easily click and drag on Tile View to transfer money
- View upcoming bills and make payments from the home screen
- Use AllData (Personal Financial Manager) to track your expenses and create budgets
- Access your accounts on-the-go with mobile banking
- Online and mobile banking are very secure with multiple layers of authentication to protect your information

When you register for online banking, please have the phone that you register for online banking available to you to receive your verification code number. The code number is valid for 5 minutes. If it expires, a new code number may be generated.

Existing Online Banking Users **not currently enrolled in Bill Pay**

- Beginning January 24, 2018, enroll in online banking as a first time user
- Initial Login: Click on First Time User, Enter your membership account number and your full Social Security Number (no dashes)

**Existing Online Banking Users
who are currently enrolled in Bill Pay**

- Beginning January 24, 2018, login with your membership account number and last 6 digits of your Social Security number (no dashes)
- All of your Bill Pay payee information will be available
- Bill Pay History will not be transferred.
 - If you wish to keep a record of your Bill Pay transaction history, please click on the Bill Pay History Tab and print out your history prior to January 21, 2018
- Bill payments may be made from any share draft/checking type account such as your Regular Checking, Money Market account or HSA account (Regular savings type accounts are not eligible for bill pay disbursements.)

Important Updates

- Your online account information and transaction history will be available with the new system
- If you enrolled for eStatements, your current and past statements will be available
- Previously scheduled account transfers will need to be reset

**New Online Banking Enrollments
Login Instructions**

Click on First Time User, enter your member account number and full Social Security Number (no dashes)

- **Create New User ID**
 - Maximum of 32 characters
 - Can be just Alpha
 - Can be just Numeric
 - Can be combined Alpha and Numeric
 - Is not case sensitive
 - No spaces
- **Create Password**
 - Minimum of 8 and maximum of 32 characters in length with no spaces and **MUST** contain the following combination:
 - at least 1 upper case letter
 - at least 1 lower case letter
 - at least 1 number
 - at least 1 special character such as ' - . , # @ : ? ! \$ % / ()

Online Banking Improved Features

View Balances: Online Banking opens with your Accounts page. A List View will show your account and loan balances. An optional Tile View is also available if you prefer.

Make a Transfer or Loan Payment:

On the Accounts page,
List View – click on the Transfer tab
Tile View - drag a tile on top of another tile to initiate a transfer or click on the Transfer tab

External Account Transfers: There is NO charge for transfers from another financial institution into your account here at GCCU. There is a small fee for external transfers from your GCCU accounts over to another financial institution. Refer to our online Fee Schedule for more details. To set up External Account Transfers to and from other financial institutions, click on the Transfer tab and then choose the External Transfer tab.

Receive Electronic Bills: Click on the Pay Bills tab. On the Payment Center page, click on the Get eBill icon next to billers that offer that service.

Bill Pay and Processing: Our standard Bill Pay service is FREE. On the Accounts page, click on pay any bill to start a new payment. Click on the Pay Bills tab to launch the full Bill Pay interface.

With our improved Bill Pay, your payments are processed in one of three ways:

- Electronic – Funds are transmitted electronically if the payee can receive payments by ACH. Money

is withdrawn on the Payment Date and credited to the payee on the same date.

- Check – If the payee can't receive payments by ACH, funds are sent by check and are withdrawn from the member's account on the Payment Date.
- Draft – Funds are debited from the member's account when the payee cashes the check.

eStatements: To enroll or access your GCCU eStatement, click on the Accounts page, click on an account to go to the Accounts Details page. Click on the Statements link and then Continue to launch the eStatement for that membership.

Make a Stop Payment on a Check: On the Accounts page, click on the account the check was written on to go to the Accounts Details page. Click the Stop Payments link.

Be Notified of Account Activity with email or Text Message Alerts: On the Accounts page, click on the account that you would like to receive alerts on. Click the Create Alert link. Alternatively, click on the Settings link and then Security and Alerts to set up or edit account alerts.

To have alerts sent by (SMS) text message, you must first add your mobile phone number. Click on the Mobile link at the top right to get started.

Ask the Credit Union a Question: Click the envelope at the top right to open the Message Center. When the Credit Union responds to your inquiry, a red number will appear on the envelope icon. You can also set up an alert to be notified by email or text message when the Credit Union sends you a message.

Change Logon and Contact Information: Click on the Settings link at the top right, then click on Profile.

Add a Nickname or Hide Accounts: Click on the Settings link at the top right, then click on Accounts, click on the Account you wish to name or hide.

Download Transactions to a Computer: On the Accounts page, click on an account to go to the Accounts Details page. Click on More Actions, then Export Transactions and choose your format.

Security: Multiple levels of authentication are utilized. In addition to passwords and challenge questions, for certain actions, a code number may be generated and sent to your cell or home phone that is used to further verify your identity. The code number is valid for 5 minutes. If it expires, a new code number may be generated.